

OK to enter
9/13/06 AJ



Attorney Docket No. 62941.002018
(formerly 64243.000018)
Customer No. 27682

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:)
Merrill Brooks SMITH)
Serial No.: 10/712,182) Group Art Unit: 2876
Filing Date: November 13, 2003) Examiner: A. Trail
Title: KEYCARD FOR AUTOMATING)
TRANSACTION REQUESTS)

AMENDMENT UNDER 37 C.F.R. §1.116

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed June 19, 2006 ("Office Action"),
Applicant respectfully submits this Amendment and Response under 37 CFR §1.116.

Amendment to the claims begins on page 2 of this paper.

Remarks begin on page 9 of this paper.